

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

Andrea Lee Howell

a/k/a Andrea Seydel, Andrea Lee Williams

S.S. No.: xxx-xx-0674

Mailing Address: 1904 Folsom Lane, Morrisville, NC 27560-

Case No. 11-81047

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 28, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Kohls**
Post Office Box 3043
Milwaukee, WI 53201-3043

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Chase/Amazon
PO Box 15298
Wilmington, DE 19850

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

GEMB/Haverty's
Post Office Box 103104
Roswell, GA 30076

Sears
Post Office Box 6282
Sioux Falls, SD 57117-6282

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

GEMB/Wal-Mart
Post Office Box 103104
Roswell, GA 30076

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Ginny's
1112 7th Avenue
Monroe, WI 53566-1364

Wilson Property Management, Inc.
d/b/a WPM
11200 Salem Glen Lane
Raleigh, NC 27617

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346